

Secure Bancard, LLC 1500 Abbey Court | Alpharetta, GA 30004 1-855-271-1500

APPLICATION FOR MERCHANT AGREEMENT

SYNOVUS BANK (Merchant Bank) 1125 First Avenue, Columbus, GA 31901 706-649-4900

Processor's Sales Rep Name: Impact PaySystem CP

Business Information				
James McKinley			Fayette County Radiator	
Merchant Legal Business Name			DBA Name	
17115 HWY 64			17115 HWY 64	
Mailing Address			DBA Address (Physical, No PO Boxes)	
Somerville	Tennessee 38068		Somerville	Tennessee 38068
City	State Zip		City	State Zip
9014660644			901-493-5203	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
414233549	39 Yrs. 39 Mos. New bus	siness New owner Seasonal?	Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: Jan. 1, 1964	
	For		Date Opened.	
Merchant State registration	E-mail Address: Fag	ycoradinc@yahoo.com Web site	e Address:	
Any prior	Yes If yes: Personal Busine	ess If yes, how long		
Type of Sole Propri	ietorship LLC Partnership	I td Partnershin Corp. check on	e· Public Private Non	Other
Type of	iotoromp 220 r aranoromp r	zta i aranoromp 🔛 corp, oncen on	or a rabile a ratio	
Business Type				
Retail Restaurant Lodging	Service Internet% I Ma	ail%	% Bus-to-Bus%	
Description of Business				
Detailed Description of Business (in Radiator Services	cluding products/services; card cha	arging policies; delivery methods; v	vhether own/finance inventoryprovide	separate pages if needed):
Mailing Address (select Leg	gal 🗌 DBA 🔲 Location Contact: 🔄	James McKinley	Phone #	901-493-5203
Refund/Return Policy				
		⊒ ou		
No refund Refund in 30 days of	or less Merchandise	Other:		
American Express Disclosure				
American Express Disclosure				
The "JetPay" party listed throughout behalf:	t this Application and the Merchant	Agreement is your acquirer for Am	nerican Express, or will convey America	n Experess sales on your
JetPay Merchant Services 3361 Boyington Drive, Suite 180				
Carrollton, TX 75006				
W/A . /	,			
x War Mid	4	James McKinley / Owner		Jul. 06, 2020
Merchant Signature		Print Name/Title		Date:

Business	Section 1:												
	Form of Identifica	ation	Business Name: Date and Place of Issuance: Drivers License: 053492100 Name:	Applica ems Rev	ible iewed:								
			Business Na	me:								Applicable Items Reviewed: James McKinley Birth: April 11, 1962 053492100 Issuance: Issuance: TN On: Mar 23, 2025 : 2814 Eagle Brier Cr Address: No Dyees:/td> Address Residential Phone # V, Cordova, TN, 901-493-5203 Date Opened Credit and/or debit and/or check	
Govt Issued Bı	usiness License			ace of		D	rivers License:		053492100		Name:	į	James McKinley
Tax Return			issuarice.	<u> </u>		S	tate ID:				Date of Birth:	1	April 11, 1962
Corporate Res	olution		ID/Tax ID Nu	ımber: 4:	L4233549	Р	assport:				DL/ID#:	(53492100
Entity Agencies	s										Date of Issuan	nce:	
Business finan	cial Statement		Expiration Da	ate:				ate			State of Issuar	nce:	ΓN
Partnership Ag	reement					1.2					Expiration:	1	Mar 23, 2025
			Type Fin'l S'			R	esident Alien II	D:			Address:	2	2814 Eagle Brier C
Section III													
On site visit	done by Sales Rep	·	■ Bu	siness Con	sistent with A	Application	n (including any	e-Co	mmerce add	lendum	s(s))		
Address of l	ocation inspected:		DBA Address	Lega	Address	URL	listed in eCom	merce	e addendum		Other Addres	SS:	
Does name po	sted at business ma	tch name	on application	Yes I	No	Doe	s inventory volu	ume a	ppear to be	sufficier	nt? Yes No		
Does location l	have appropriate bu	siness sig	nage 🗌 Yes 🗌	No								:/td>	
	nerchant's inventory				Yes No	Did yo			r photos?	Yes	No		
Was inventory	consistent with mer	chant's typ	oe of business?	?			Comments	:					
Signature of	Sales Representativ	e:					Date:						
By signing ab	ove you hereby ack	nowledge	that the inform	nation listed	herein is true	and acc	urate and was	perso	nally observe	ed on th	e indicated docur	ment, and	d at the indicated
address and (ir	n the case of inform	ation listed	below in the 6	e-Commerce	e addendum(s)) indica	ted URL(s) as a	applic	able.				
Principal Infor	mation												
Principal's	Title	Date o	of Rirth	Ownershir	% of Time	Social S	ecurity # (Proce	ecor's	nrivacy		Pesidential Addre	200	Residential
Vame	Title	Date	n Biitii										
				,	-	1.					(),,	,	
						www.se	curebancard.co	m)					
amaa Makinlay	0			100/20 Vee		*****				2814 E	agle Brier Cv, Cord	ova, TN,	001 402 5202
ames McKinley	Owner			100/39 Yea	S	^^^^3549				38016			901-493-5203
Bank Informat	tion												
				A a a a			Douting #		Dleane #		Contact	Data Or	a a a a a a
Name of Finance					nber				Pnone #		Contact	Date Op	penea
ank of Fayette C	ounty		*	***7499			084304337						
							•	•					
		-		ount for the	services con	itempiate	d under this Ag	reeme	ent. Said auti	nority is	granted to Merci	nant Ban	k's processor and
their agents.	REQUIRED. ATTACI	1 VOIDED	CHECK										
Please selec	ct one for ACH acc	ount type	listed above:	CI	necking acco	ount 🔲 S	avings accour	nt 🔲 E	Bank GL acc	ount			
												Item's Reviewed: James McKinley of Birth: April 11, 1962 11, 1962 153492100	
Trade / Busin	ess References				,								
rade Name		Acco	unt #		Product S	old			Phone #' (No 800	#s)		

	3 of 6		Merchant initials J M
Processing Information			
Card Types Accepted:	■ All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Card Visa Credit Cards and B MasterCard Debit cards Visa Debit cards only PIN Based Debit/EBT C	Business Cards only conly
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$15000.00 Annual \$ Projected Visa/MC/DISC/Amex High \$9000.00	Electronic key-entered (with impi s Electronic card not present (w/ou OR Touch-tone card not present (wit	rints) None % ut imprints) 15 % th imprints)% imprints)%	Projected avarage Visa/MC/DISC/Amex ticket size 1000.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:
	NOTE: TOT	AL (must equal 100%)	
If applicable, provide: video (TV), aud Do you authorize carrier to deliver w/ How do you advertise? Yellow pag Have you ever accepted credit cards statements. If you are a MO/TO or e- Actual chargeback volume for most r # of locations? If you	ges Telemarketing Catalog Internet Wo before? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	ord of mouth Publications Mass/Di (Please provide 6 months of processing statements.) months \$ rovide existing merchant ID#:	e the most recent 3 months of processing
Merchant Owns Leases Location	n(s)?	How long at current locations(s)?:	
Name/address of mortgage holder/land			
Other significant Merchant Contacts wi	th third parties:		
American Express			
account. Existing AXP SE #: If you currently accept AXP payment. New Accounts: If you do not currently accept AXP # accepting AXP payments. AXP SE #	s, and your AXP volume is less than \$1MM annuals in excess of \$1MM annually, please provide you payments, and your annual volume is less than \$1 is and your annual volume is more than \$1MM, we	r existing AXP#, so so we can convey t	this to AXP on your behalf.
In the event your volume exceeds mo	ore than \$1MM annually, you may be moved direc	tly to AXP. Opt out of AXP Offers and F	Promotions: If you do not wish to receive future

** Denotes Services and Programs listed above or below in this Application, which are provided by Processor and its contractors and not by Merchant Bank. Merchant Bank has no responsibility or liability therefor.

number listed below. Please note that it may take some time, consistent with applicable law, for us to process your opt-out request.

Call Secure Bancard, LLC Customer Service at: 1-855-271-1500

offers or promotions of AXP products or services from AXP via offline or on-line means (such as traditional mail and telephone), please contact customer service at the phone

Merchant has the right not to accept all Card Association card types. Some Point Of Sale software and programs cannot prohibit the acceptance of specific types of payment cards; therefore, it is the merchant's responsibility to enforce this. If you request AXP and qualify, JetPay as processor, and not Merchant Bank, will settle American Express.

					FEE SCHEDU	JLE					
** Equipment Options											
Model			Qty	Purchase New	Purchase Refurbished	1	Rent	Purchase Other Source	Merchan Owned	t	Price
Terminal			Qty	INCW	Keluibishee	4	Itelit	Other Source	Owned	\$	
Terminal										\$	
Printer										\$	
PIN Pad										\$	
Imprinter				Purchase Only							
Other S	OFTWARE									\$	
										\$	
Shipping, handling and	tav will he hil	led in addi	tion to the e	guinment price lista	ed ahove						
Equipment Billing to:	tax Will be bil	ica iii aaaii		erchant Agent							
Ship Equipment to:				BA Legal Age							
Send Welcome Kit to:				BA Legal Age							
Merchant training provid	ded by:		Pro	ocessor Agent	Other:						
Discount Rates Inte				% Per Item	ı\$	Association	Dues & Ass	essments Pass Througl	h		
Rate 1	g	% P	er Item \$ R	ate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3	3.79	V	isa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	3	3.79		aster Mid-Card Qual Cre	edit			Master Non-Card Qual C	redit		
Discover Network - PayPal Qua		3.79		iscover Netword - PayPa				Discover Network - PayP			
American Express Qual Credit		3.79		merican Express Mid-Qu				American Express Non-Q	-	-	
					iai Creuit			1	Juai Creuit	_	
Visa Qual Debit		3.79		sa Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit		3.79		aster Card Mid-Qual Del				Master Card Non-Qual D			
Discover Network - PayPal Qua	al Debit 3	3.79	D	iscover Network - PayPa	ll Mid-Qual Debit			Discover Network - PayP	al Non-Qual Debit		
Pin Debit			Е	ВТ				Star		\$1 per mont	th
Rewards Pricing											
Visa Rewards (Discoun		Per Item				orld Card ([
Non-Bankcard Types A		F er ite			Discov	rei Newaius	S (Discount	rate yrente			
JCB Card %		☐ Mo	arte Blancl	_	_	can Expres	Trans Fe	ee + % OR	OR		
Est. Annual Amex V	olume: \$	10		Est. A	verage Amex Ti	cket: \$					
AMEX Pay Frequenc	cy 🗌 3 da	у	15 day	30 day Ame	x Fees disclose	d in this se	ction are b	illed by American E	xpress		
Miscellaneous Fees:											
Monthly Statement F	Fee \$ 24.95	Applicatio	on/Setup Fe	e \$ ACH R	eject/Change Fe	e \$	Online Mo	erchant Portal \$	monthly		
Chargeback/Retrieva	al Fee \$ <u>25.00</u>	<u>/15</u> . @ ach №	Monthly Mir	nimum: \$ <u>None</u>	Voice Auth/AR	J Fee \$ 1.95			_each		
ACH Debit \$1.00 Upo			AVS Fee \$				on Fee \$	one each Annual Fee	None s\$		
** Administrative Ma	aintenance F	ee \$	monthly ¹	** PCI Non Compl	iance Fee \$	monthly	/ ** Gatewa	None ny Fee \$ moi	nthly		
** Other \$p		Descriptio	n		** Other \$	per Nor	ne Desc	ription			
Early Termination Fe	ee: \$ None	** PCI n	nonthly Fee	5.00 \$ one	None	None					
Authorization Fees:	\$	American I	Express \$_	MasterCa	rd \$ Vis	a \$	Discover	\$			

See Sections 13.b.iv and 18 of the Agreement for other fees that may be assessed due to the action or inaction of Merchant.

5 of 6	Merchant initials	JM

eCommerce Application	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1,	complete, in	nitial ar	nd attach an additional d	copy of this page for each addition	al website)	
Website URL:		Website serv Address:	er IP			Website DBA:			
Customer Service: em	ail address:	Faycoradinc@yahoo.com Tele		Telephone	:	9014660644	List all links to other websites:		
Web Hosting Service	Name:	Ac		Address:			Contact Telephone:		
Fullfillment House Na	ne:			Address:			Contact Telephone:		
How do you advertise	:				(Atta	ch samples; e.g., cata	alog/print/broadcast/telemarke	ting script)	
Do you bill customer's Yes No	card before ship	pping product	or performing	service?	If Yes	s, how many days re?			
What is your return/re	fund policy?				Web	site Security Method:			
Digital Certificate Issu	er:				Digit	al Cert No(s)/Exp Dat	re(s)		venership ed Individual

For purposes of this application, "Processor" is Secure Bancard, LLC, 1500 Abbey Court, Alpharetta, GA 30004 and can be contacted at 1-855-271-1500 and "Merchant Bank" is Synovus Bank, 1125 First Avenue, Columbus, GA 31901, 706-649-4900.

Merchant Signatures and Guarantor Signatures

Agreement Signature: By signing below, each of the Merchant and Guarantor(s) and Merchant principal(s) and owner(s) (1) certifies, under penalty of perjury, that all information and documents submitted with this Application are true and complete; (2) authorizes Merchant Bank, Processor and their respective agents to verify any of the information given, including credit references, and to obtain individual and/or business credit reports, including requesting reports from consumer reporting agencies on persons signing below as a principal or owner of Merchant or as a Guarantor (if such person asks Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person the name and address of the agency that furnished it); (3). acknowledges receipt of the Merchant Card Processing Agreement ("Agreement") including the Continuing Guaranty ("Guaranty") contained within the Agreement, and of the CNP Addendum, Special Services Addendum and the Merchant Use and Disclosure of BIN Information Addendum (each, an "Addendum"), each of which documents is incorporated herein by this reference, and agrees to be bound by and perform in accordance with all provisions, terms and conditions of the Agreement, the Guaranty, and each such Addendum; (4) agrees to be bound by and perform in accordance with all terms, conditions and provisions of any Merchant Card Processing Agreement between any Merchant Affiliate of Merchant and Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement currently exists or is executed, amended, or supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of ther documents bearing Merchant's and Guarantor(s)'s sign

AMERICAN EXPRESS - In the event I am not eligible for JetPay and Secure Bancard's OptBlue program for American Express, by signing below, I represent that I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Acceptance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize JetPay, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Secure Bancard and American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about how American Express your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting this website or contacting American Express at 1-800-528-5200. I understand that upon American Express' approval of the application, the entity will be provided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

Guaranty: The undersigned Guarantor(s), individually and severally, guarantee the full and faithful performance and payment by the Merchant (identified above in the portion of this Application which precedes this Guaranty) of each and all of Merchant's duties and obligations to Merchant Bank and Processor, as provided in Section 25 of the Merchant Card Processing Agreement, which Merchant Card Processing Agreement, and this Application and the Addendums mentioned above, are incorporated into this Guaranty by this reference.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
XI) You purky	Jul. 06, 2020	XII The purky	Jul. 06, 2020
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
James McKinley	Owner	James McKinley	
Print Name	Title	Print Name (No Titles)	
X 2)		X 2)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
X 3)		X 3)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
FOR INTERNAL USE ONLY			
X)		X)	
Accepted by Processor	Date	Accepted by Merchant Bank	Date
Print Name	Title	Print Name	Title

6 of 6 Merchant initials

Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identification of beneficial owner(s), of the Merchant identified in the Merchant Application referenced below, must be provided for the Merchant if a legal entity includes a corporation, limited liability company or other entity that is formed by filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States). (This form need not be used for a Merchant identified in the Merchant Application as a "sole proprietor" or "sole proprietorship", provided the prescribed forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith reflect such sole proprietorship status and are completed and executed by such sole proprietor and the Processor's representative.) The beneficial ownership/management information and certification in this form is in addition to, not a substitute for, the information and certifications regarding the Merchant legal entity required elsewhere in the prescribed form of Merchant Application including any other Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith. Notice: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identity you. We may also ask to see your driver's license or other identifying documents. In some instances we may use outside sources to

will allow us to identity ye	ou. We may als	nis means for you: When you o ask to see your driver's lid i's privacy policy can be found	cense or oth	er identifying documents.	In some instance	late of birth, and s we may use out	other information that side sources to
Section 1: Merchant App Jul. 06, 2020	lication Inform	ation (Must match information	in Merchant	Application): Date Application	n Signed (by Autho	orized Signer name	ed below):
Merchant Legal Name:	James McKinley	/ Merchant Federal Tax II	D (as it appea	ars on income tax return): 4	114233549 Mer	chant State of form	nation/Incorporation:
Tn Merchant Address:	2814 Eagle Bri	er Cv, Cordova, TN, 38016		,	Merchant	Entity Type	·
Sole Proprietor							
arrangement, understandir individuals does not excee individuals for which inform managing the legal entity li Chief Operating Officer, Ma	ng, relationship of d 50% of the equation is provide sted in Section anaging Membe	nagement Information. Provor otherwise, owns 25% or mouity interests of the Merchant, d below exceeds 50%. (Use et 1, a "Control Prong". Examples r, General Partner, President, Prong section below must be control of the property of the pr	re of the equi provide the in xtra copies if s of a Contro Vice Preside	ity interests of the Merchant I information below on addition needed.) Information must b I Prong include, but are not li	egal entity identifical beneficial owne e provided for one mited to: Chief Exc	ed above. If the total rs so that the total individual with sig ecutive Officer. Ch	al ownership of those ownership interests of nificant responsibility fo ief Financial Officer
Beneficial Owner Legal N James McKinley	Name			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 2814 Eagle Brier Cv	Address (No P.	O. Box)		City, State, Zip Cordova, TN, 38016			Date of birth April 11, 1962
Individual has a Social Sec Number issued by US Gov	•	r Individual Taxpayer Identifica es 🔲 No	ation	(SSN)/Individual Taxpayer Id *****3549	dentification No. (I	TIN):	Control Prong?
Id Type:* ■ Driver's Licer Passport ■ Resident Alie		ate photo ID showing residenc	ee 🗌	State/Country of Issuance TN	Date Issued March 23, 2017	Expiration Date March 23, 2025	Number on ID: 053492100
Beneficial Owner Legal N	Name			Title			% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gov		r Individual Taxpayer Identifica es ■ No	ation	(SSN)/Individual Taxpayer I	dentification No. (I	TIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		ate photo ID showing residenc	e 🔲	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	Name			Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.	O. Box)		City, State, Zip			Date of birth None
Individual has a Social Sec Number issued by US Gov		r Individual Taxpayer Identifica es ■ No	ation	(SSN)/Individual Taxpayer I	dentification No. (I	TIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		ate photo ID showing residenc	e 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	Name			Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.	O. Box)		City, State, Zip Cordova, ,			Date of birth None
Individual has a Social Sec Number issued by US Gov	_	r Individual Taxpayer Identifica es ■ No	ation	(SSN)/Individual Taxpayer I	dentification No. (I	TIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		ate photo ID showing residenc	e 🔲	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or James McKinley	additional Be	neficial Owner) Legal Name		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 2814 Eagle Brier Cv	Address (No P.	O. Box)		City, State, Zip Cordova, TN, 38016			Date of birth April 11, 1962
Individual has a Social Sec Number issued by US Gov	•	r Individual Taxpayer Identifica es 🗌 No	ation	(SSN)/Individual Taxpayer Id *****3549	dentification No. (I	TIN):	Control Prong?
Id Type:* ■ Driver's Licer Passport ■ Resident Alie		ate photo ID showing residenc	ee 🗌	State/Country of Issuance TN	Date Issued March 23, 2017	Expiration Date March 23, 2025	Number on ID: 053492100
	cify type of "Oth	s License unless there is none ner ID", which may be any othe					
that he/she is authorized to and that, to the best of his/ indirectly owns 25% or more	ed Signer, listed o open accounts her knowledge, e of the Mercha by certify that th observed on th Jul. 06,	above as a Beneficial Owner of for the Merchant at financial in all information provided above int legal entity's equity interest e information listed above regal e indicated document. James McKinley	nstitutions, the about each as whose info	at all information provided al individual listed above is con rmation is not provided above	pove about the Me aplete and correct e. The Authorized	rchant legal entity and there is no ind Signer and the Pro	is complete and correc lividual who directly or ocessor's
	2020	Authorized Signer Signature	Date Signe	d Authorized Signer Printed	Name Processor Signature		Date Signed

Processor's Rep. Printed Name

VISA DISCLOSURE PAGE

Member Bank (Acquirer) Information:

Acquirer Name: Synovus Bank

Acquirer Address: 1125 First Avenue, Columbus, GA 31901

Acquirer Phone: (706) 649-4900

Important Member Bank (Acquirer) Responsabilities:

- 1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant.
- 2. A Visa Member must be a principal (signatory) to the Merchant Agreement.
- 3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
- 4. The Visa Member is responsible for all funds held in reserve that are derived from settlement.
- 5. The Visa Member is responsible for educating Merchants on any Visa International Operating Regulations with which Merchants must comply during the course of operation.

Important Merchant Responsibilities:

- 1. Ensure compliance with cardholder data security and storage requirements.
- 2. Maintain fraud and chargebacks below thresholds.
- 3. Review and understand the terms of the Merchant Agreement.
- 4. Comply with Visa International Operating Regulations.

The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

Merchant Signature	
1/1/2 March Jul. 06, 2020	
_ As , loool /	
Merchant's Signature Date	
James McKinley Owner	